



UTAH NUMISMATIC SOCIETY

THE MINT MASTER

September 2019
Volume 67 Issue 9





UTAH NUMISMATIC SOCIETY

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PRESIDENTS MESSAGE — September 2019

Cindy Cagle

I would like to thank Jeff Arbogast for coming to speak to us about Education in Numismatics—Numismatics in Education. I learned a lot of information and I hope that everyone else did too.

We need people to sign up to do volunteer stuff for example news and views, write a news article for the mint master. You can have more than one person writing an article for the same month. The youth can even do an article if they want to. It does not have to be long it can even be a couple of paragraphs. This is also how you get extra tickets for the Christmas Dinner for participating and being active in our society.

For September 10, 2019 we will be an Auction night. So, bring things to sell and be ready to buy. Remember to please get your auction lot information to Doug Nyholm prior to the meeting so we are not in a state of chaos, as everyone vies for time/space to list their lots. Also remember that each person is able to bring up to five lots, with up to five items per lot. You may place a reserve if you feel the need, and this should also be mentioned with the lot info. Please be reasonable as this is often where items do not sell.

Remember too, there is a 5% fee collected for the club from the seller, which is extremely fair, and these funds are used to assist in business of the society.

Thank you for all your support, and see you on the 10th!
Cindy Cagle

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UTAH NUMISMATIC SOCIETY 2019 SCHEDULE OF ACTIVITIES AND EVENTS

September - Club Auction

October - Speaker TBA

November - Speaker TBA

December - Christmas Dinner

NATIONAL BANKNOTES

BLACK CHARTER NUMBERS & OVERPRINTS

Doug Nyholm

I was browsing the Stacks-Bowers currency auction catalog for their sale at the ANA convention when I noticed Lot #10032. This lot was given full page status as it was a “Black Charter” from Central City CO, 1875 \$5, Charter # 2129. I have known about these black charter notes but have never followed them closely other than understanding their rarity. Series Orig/1875 notes are always scarce, or even rare and Central City Colorado adds to the value of this note which hammered at \$26,400.



For those of you who are unfamiliar with Black Charter notes, a few words about National Banks and their charter numbers should be said. There were over 14,000 banks given charters beginning in 1863 and continuing through 1935. Over 12,000 of these banks actually issued currency which is highly collected today. Beginning early under the National Bank Act these banks which issued currency had their charter numbers printed on the face of the notes. For the early large size notes these numbers were commonly printed in red or blue which were added as a separate overprint process.



On a few Original Series and Series of 1875 \$5 face plates the charter numbers were carried on the plate itself and were directly printed onto the notes during the normal printing procedure. This caused the charter number to be printed in black ink thus the term “Black Charter.”

Since these National Bank notes were issued by individual banks funds had to be accounted for when the notes became worn and tattered and subsequently withdrawn from circulation. Most notes remained in the region close to the bank of issuance, but a few did travel great distances. The banks themselves initially had no incentive to withdraw their own notes from circulation due to wear as this would incur an additional cost to the bank which they did not want to incur. Therefore, these worn and tattered notes remained in circulation. The public began to complain, especially about the possible hazards due to disease being transmitted, and eventually something had to be done.

Careful accounting was required in order that worn notes from a particular bank that were redeemed from circulation could be replaced. The bankers had no incentive to withdraw worn notes from circulation because they had to bear the cost for doing so. Therefore, the general condition of national banknotes in circulation got progressively rattier until the public considered handling them to be a health hazard.

An amendment to the National Bank Act passed in 1874 placed the burden for culling the worn notes from circulation on the Treasury. To aid in sorting, the amendment required that charter numbers be printed on the notes. Knowing that this legislation was coming, the Treasury experimented with having the charter numbers placed directly on the \$5 face plates, which were made by the Continental Bank Note Company in early 1874. These plates remained in service until either the bank ceased operation, or their charters were extended requiring new plates.

Peter Huntoon has determined that only 10, possibly 13 banks, received black charter notes in the Original or 1875 series based on reported notes, proofs in the National Numismatic Collection in the Smithsonian, or other Federal records.

Banks unambiguously to have known to issue Black Charter number banknotes

Charter	Bank	City	State	Known Survivors
2129	First National Bank	Central City	CO	Yes, Plus Territorial
2130	First National Bank	Red Oak	IA	Yes
1644	First National Bank	Houston	TX	None
2132	Kellogg National Bank	Green Bay	WI	Yes
2135	Commercial National Bank	Charlotte	NC	None
2137	National Bank of	Boyertown	PA	Yes
2138	Rochester National Bank	Rochester	NH	Yes
1830	Merchants National Bank	Minneapolis	MN	Yes
2141	National Bank of	Pontiac	IL	Yes
2142	National Bank of	Schwenksville	PA	Yes

The last black charter numbers were printed in 1893 and survivors are quite scarce and highly collected by specialists. Surviving numbers are less than 50 specimens from all 10 banks combined. Twenty are Central City, Colorado, territorials from a small hoard discovered years ago. In contrast only one black charter state note is reported from the Central City bank.



Pontiac
Illinois
Cancelled/
Stolen
Black
Charter
Note

Another interesting story is that of the Pontiac IL bank. Several Sheets of notes were stolen while in transit, which were later discovered upon redemption. As the stolen serial numbers were recorded it was easy to identify them, they were subsequently cancelled and returned to the individuals who presented them for payment. Three of the five known notes which have survived from this bank are three which were stolen and cancelled.

Finally, a very interesting Black Charter note from Red Oak IA surfaced a few years ago when it walked into a local coin shop. The dealer, supposedly unfamiliar with Nationals noted it only has having the serial number 1. The Black Charter number was overlooked, and the note finally wound up in a major auction where it sold for \$138,000 in 2008 then, in 2013 for \$99,875. This is the only Serial Number 1 Black Charter note known and today is a unique and outstanding rarity.



Red Oak
Black
Charter
Serial
Number 1

Reported \$5 Black Charter Notes by Bank

Charter	City	Series	Survivors
1830	Minneapolis MN	Original	1—Original
2129	Central City CO	Territorial & 1875	19-Territorial / 1-1875
2130	Red Oak IA	Original & 1875	2-Original / 2-1875
2132	Green Bay WI	1875	2-1875
2137	Boyertown PA	1875	6-1875
2138	Rochester NH	1875	5-1875
2141	Pontiac IL	1875	5-1875 *
2142	Schwenksville PA	1875	1-1875

*Three of these notes are cancelled from the group that was stolen

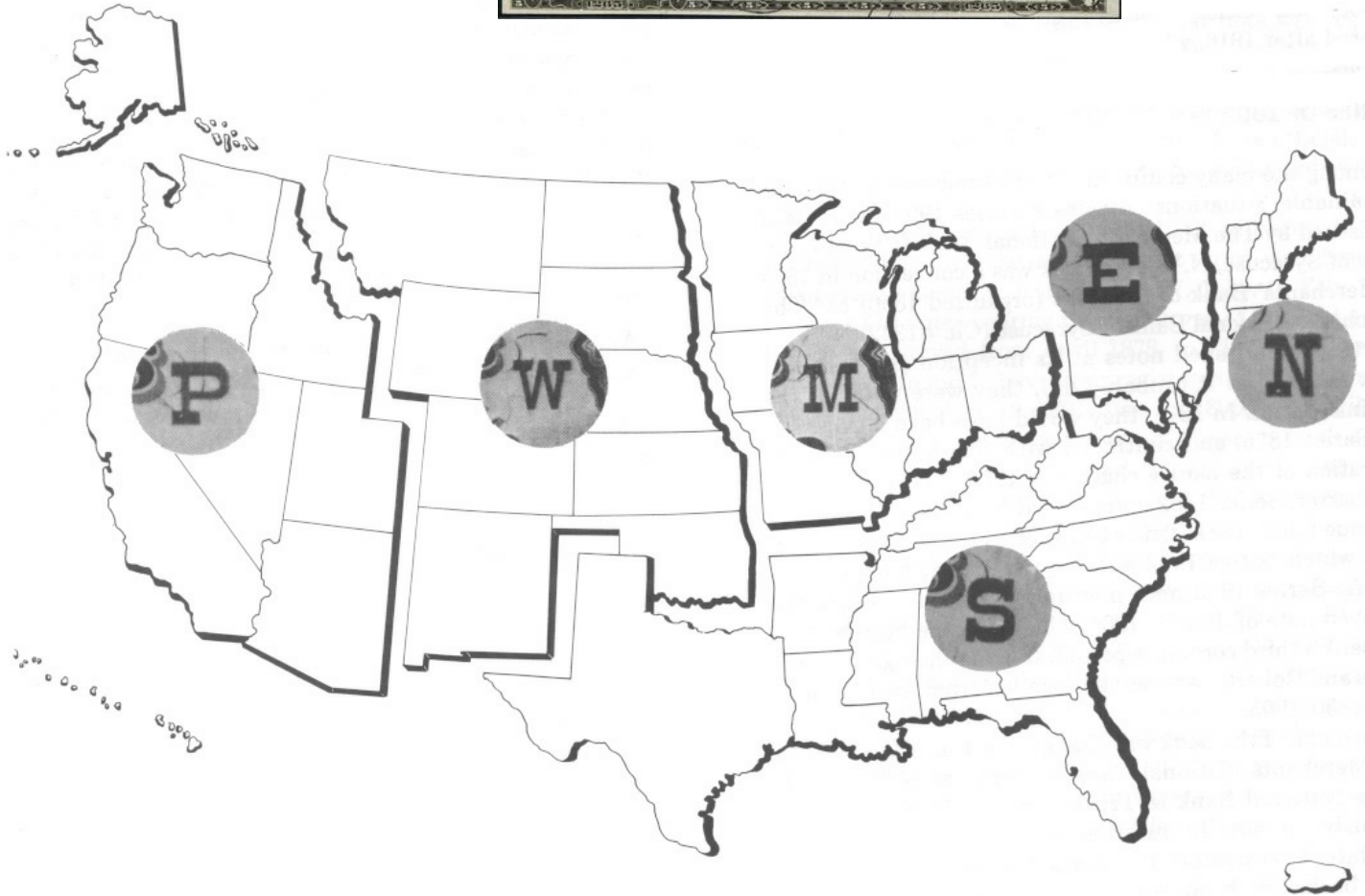
The story of National Bank overprints and Black Charter numbers does not end here. As stated, both the Black Charter and Red & Blue charter overprints were instituted to help sort the many notes withdrawn from circulation. Even as early as Oct. 1872 the redemptions had reached over \$30 million. Officials expected that the entire National Banknote circulation would turn over every 10 years. Eventually it was far greater, and the turnover occurred every three years. This is definitely a testament as to just how many nationals, and even Federal currency banknotes, were destroyed over the ravages of time.

The early \$10 and higher denomination Series of 1882 notes have one vertical number that was later moved to a horizontal position yielding additional collectable varieties.

Fewer than 14% of the 10-10-10-20 sheets and about 20% of the 50-100 sheets were printed with vertical numbers. The survival rate is much lower than the horizontal charters not only due to the percentages but the fact that they were an earlier issue. The Series of 1902 notes have two overprinted charter numbers on their faces.

Regional letters were added to notes beginning in 1902 to aid in the sorting process. As of 1901 there were approx. 4,300 National Banks in operation and between November 1, 1900 and October 31, 1901 over \$94 million in National Banknotes were sorted by the redemption division. These regional letters were added in January of 1902 as were used as follows:

N - Northeast
E - East
S - South
M - Midwest
W - West
P - Pacific



The regional letters were added to the Series 1882 Brown Back in 1902. All Series of 1902 Red Seal notes utilized them. Regional letters were overprinted for 22 years ending in 1924 when other bookkeeping methods were implemented.

In conclusion, the printed Black Charter numbers and overprinted Charter and regional letters greatly add to the mystique and collectability of National Banknotes. Variations abound in placement, color, and type. Next time you take a casual look at a National Banknote hopefully you will understand what those overprints and charter numbers meant and how they were used through the years.

Finally, I would like to special give credit to Peter Huntoon who supplied me with most of the documentation used to write this article. Peter probably knows more about National Currency than anyone alive and his support is greatly appreciated.



TOP - Error Note / Regional Letter Incorrect

Middle - Minneapolis Black Charter Number

Bottom - Rochester Black Charter Number

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1864 Indian Cent. Bronze.
L on Ribbon. Snow-PR2.
Proof-65 RD Cameo (PCGS).
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1894-S Barber Dime. Branch Mint
Proof-63 (PCGS). CAC.
From the E. Horatio Morgan
Collection. One of Nine Known.
Realized \$1,320,000



1876-CC Twenty-Cent Piece. BF-1.
Rarity-6. DDO, MPD. MS-65 (PCGS).
From the E. Horatio Morgan
Collection. Fewer than 20 Known.
Realized \$456,000



1964 Kennedy Half Dollar. SMS.
Specimen-68 (PCGS).
The Most Valuable Modern U.S. Coin Ever Sold.
Realized \$156,000



1863 Liberty Head Quarter Eagle.
JD-1. Rarity-6. Proof-64
Deep Cameo (PCGS). CAC.
From the Maurice Snow Collection.
Realized \$114,000



1876 Three-Dollar Gold Piece.
JD-2. Rarity-6. Proof-67
Ultra Cameo (NGC).
Realized \$156,000



1879 Four-Dollar Gold Stella.
Flowing Hair. Judd-1635. Rarity-3.
Proof-64 (PCGS). CAC.
From the E. Horatio Morgan Collection.
Realized \$168,000



1849 Pacific Company \$1.
K-Unlisted. Rarity-8.
MS-61 (NGC).
Realized \$264,000



1795 Capped Bust Right Eagle. BD-3,
Taraszka-3. Rarity-6. 9 Leaves. MS-63 (PCGS).
From the Taraszka Collection.
Realized \$630,000

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1798/7 Capped Bust Right Eagle. BD-2, Taraszka-10.
Rarity-6. Stars 7x6. AU-58 (PCGS).
From the Taraszka Collection.
Realized \$384,000



1922-S Saint-Gaudens Double Eagle.
MS-66+ (PCGS). CAC.
From the A & A Saints Collection.
Realized \$192,000

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MS-66+ (PCGS). CAC.
From the A & A Saints Collection.
Realized \$372,000

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ANA CONVENTION REPORT

The ANA Convention is now history with almost \$100 million dollars crossing the auctions block by Heritage and Stacks-Bowers auctions. These are the catalogues offered by both companies which were almost a foot high when stacked together. There was only a single coin which crossed the Million dollar mark which was the 1894-S Barber Dime which sold for \$1,320,000. This was purchased by the owner of the Salt Lake Real soccer team who is supposedly on a quest to put together the worlds finest coin collection.

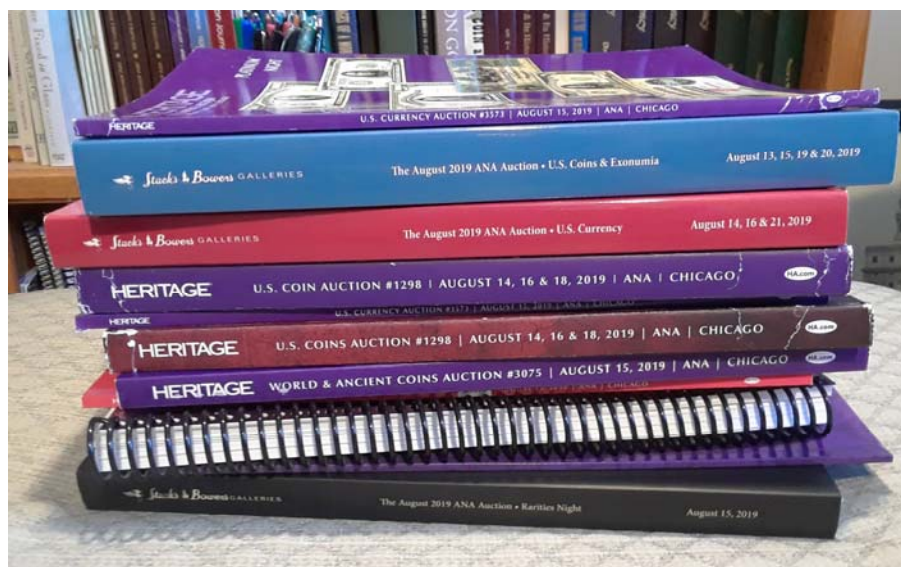
AUCTION HIGHLIGHTS

Stacks-Bowers

1894-S Dime	\$1,320,000 PCGS PF-63 CAC
1876-CC Twenty Cent	\$456,000 PCGS MS-65
1849 Pacific & Co \$1	\$264,000 NGC MS-61 (3 Known)
1798/7 \$10 Taraszaka	\$384,000
1795 \$10 Taraszaka	\$630,000

Heritage

1837 Proof Quarter Eagle	\$576,000 PCGS PF-66+ DC
1843 Proof Eagle	\$480,000 PCGS PF-64 DC
1907 Wire Rim Eagle	\$432,000 NGC MS-68
1856-O Double Eagle	\$408,000 NGC AU-50
1911 Canadian Pattern \$1	\$550,000 PCGS SP-64



#

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UTAH ITEMS SOLD AT THE ANA HERITAGE AND STACKS-BOWERS AUCTIONS

The following six Utah / Mormon items sold during the auctions held by both Heritage and Stacks-Bowers at Rosemont.

Stacks-Bowers Rarities Night

Lot 5487	1850 Mormon \$5 Gold	PCGS EF-45	\$33,600
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Stacks-Bowers Currency

Lot 11072	Kirtland \$10	PMG-40	\$1,200
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Stacks-Bowers Coin Auction

Lot 2377	Mormon 1849 \$5 Obv Restrike	Unc Details	\$4,320
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Heritage Platinum Night

Lot 3990	Mormon \$5 Gold	PCGS MS-61	\$90,000
Lot 3992	Mormon \$5 Gold	NGC MS-62	\$69,092.40



Imaged by Heritage Auctions, HA.com





Grouped here are a number of random pictures which I snapped of the ANA bourse floor. Several hundred dealers were present along with several world mints including the US Mint and Bureau of Engraving and Printing.





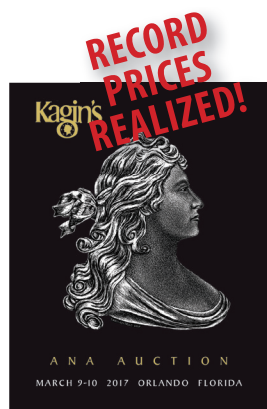
The top two highlights from are the top two pieces from the Taraszanka complete collection of Early \$10 Eagles (1795-1804). The collection was complete including varieties and sold in excess of \$3 Million.

Below is a display case with over 6,000 Large Cents.



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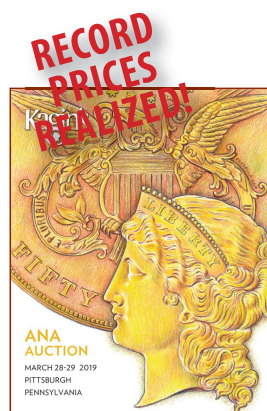
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99% Sell Through

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ANTIQUE COIN LISTINGS

Doug Nyholm

Shown here is a recently acquired price list from 1960 showing some amazing prices for Canadian coins. 70 years ago it is amazing what even Canadian coins sold for. The NW indicates "Not Wanted" as the dealers inventory was overloaded.



CANADA TWENTY-FIVE CENT SILVER

POOR SPECIMENS THAT SHOW CONSIDERABLE WEAR — NOT WANTED.

1870	.....	1.50
1871	.....	2.50
1872 H	.....	.50
1874 H	.....	.75
1875 H	.....	40.00
1880 H	.....	2.00
1881 H	.....	1.50
1882 H	.....	2.00
1883 H	.....	.50
1885	.....	5.00
1886	.....	1.25
1887	.....	4.50
1888	.....	1.00
1889	.....	5.00
1890 H	.....	1.25
1891	.....	3.00
1892	.....	.75
1893	.....	3.00
1894	.....	1.00
1899	.....	.75
1900	.....	.50
1901	.....	.50

EDWARD VII TWENTY-FIVE CENT SILVER

1902	.....	.45
1902 H	.....	.35 NW
1903	.....	.35 NW
1904	.....	.45
1905	.....	.35 NW
1906	.....	.35 NW
1907	.....	.35 NW
1908	.....	.45
1909	.....	.35 NW
1910	.....	.30 NW

GEORGE V TWENTY-FIVE CENT SILVER

1911	.....	.50 NW
1912	.....	.35 NW
1913	.....	.30 NW
1914	.....	.35 NW

1915	.....	1.00
1916	.....	.35 NW
1917	.....	.30 NW
1918	.....	.30 NW
1919	.....	.30 NW
1920	.....	.30 NW
1921	.....	.75
1927	.....	1.25
1928	.....	.30 NW
1929	.....	.30 NW
1930	.....	.35 NW
1931	.....	.35 NW
1932	.....	.35 NW
1933	.....	.40 NW
1934	.....	.40 NW
1935	.....	.35 NW
1936	.....	.30 NW
1936 Dot	.....	2.25

A RAISED DOT UNDER WREATH TYING THE LEAVES.

CANADA FIFTY CENT SILVER

ALL COINS MUST HAVE A GOOD CLEAR DATE - OTHERWISE NOT WANTED

1870	.....	2.00
1871	.....	2.75
1871 H	.....	5.25
1872 H	.....	2.00
1881 H	.....	2.25
1888	.....	5.00
1890 H	.....	20.00
1892	.....	2.00
1894	.....	8.00
1898	.....	2.00
1899	.....	5.00
1900	.....	1.75
1901	.....	1.75

EDWARD VII FIFTY CENT SILVER

ALL COINS MUST SHOW LITTLE OR NO WEAR ON BOTH SIDES OF COIN — OTHERWISE NOT WANTED.

1902	1.25
1903 H	1.25
1904	4.00
1905	2.50

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1880-CC Dollar
8 Over High 7, VAM-5
MS67 PCGS. CAC



1887-O Dollar
MS66+ PCGS. CAC



1889-CC Dollar
MS64 DMPL PCGS. CAC



1891-O Dollar
MS65 DMPL PCGS. CAC
Ex: PCGS Tour



1892-S Dollar
MS64 PCGS. CAC



1893-S Dollar
MS61 PCGS



1895-S Dollar
MS66+ PL PCGS. CAC



1901 Dollar
MS64 PCGS. CAC

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SAFE DEPOSIT BOXES

Doug Nyholm

I recently read an article in the e-sylum by Vic Mason regarding Safety Box Safety. This also referenced a “New York Times” article entitled “Safe Deposit Boxes Aren’t Safe” by Stacy Cowley. I have used safe deposit boxes in the past and personally never like the concept. First, the only person(s) who know what is in the box is the renter. If anything were to go missing nothing could be proved. Regarding trying



to recover anything or claim insurance how could one prove anything anyway? Sure, I had \$50 million in cash in my box now write me a check. This brings up the question of theft of safe deposit boxes. Of course, they are 100% safe and it would be the same as locking up your valuables in Ft. Knox, right? This is quite far from the truth, while safe deposit box thefts are rare, but they have and do occur. According to the article there were 19,000 bank robberies in the past five years with only 44 involving safe deposit boxes. This is certainly a small number unless one of those 44 boxes blog to you. On the other hand, an industry expert reports that 33,000 boxes each year are damaged by accidents, natural disasters, and thefts.

Regarding what is covered or not covered by banks and insurance as to what items are store the banks are very specific about no cash or bullion is covered. Other items which may or may not be coverd is limited by the individual bank. Chase limits coverage up to \$25,000, Wells Fargo up to \$500, Citicorp up to 500 times the boxes annual rental and Bank of America up to 10 times the annual rental. All the above is up to and you better be able to document the loss and hire an attorney. This could cost you more to recover anything than what you get back. If there is a theft you can bet that the bank doesn’t want to incur any publicity. Similar, if a bank is attacked by an embezzlement many times the employee is simply walked out the door and any funds were recovered as possible without any publicity, court action or trial.

Other than blatant theft there are several ways box holders have lost property. Banks don’t really like to offer safe deposit boxes, they are not a significant income stream plus their cost and security to install and maintain are expensive. One incident reported was by a box holder who signed a one-year box rental with the First State Bank of Edison in New Jersey. The building changed hands several times plus the bank also changed to First Union, then Wachovia, and finally Wells Fargo but the vault remained. The box was at sometime drilled during a change and contents inventoried and stored elsewhere. When the box holder finally returned, he was told that letters were sent which he stated he didn’t receive. Some contents were recovered but items were



missing. It is not uncommon for box holders to not check their boxes for years at a time during which all sorts of things can change.

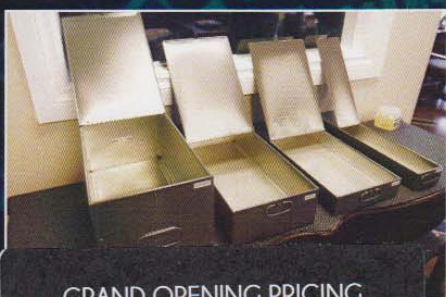
When any problem occurs the banks like to distance themselves as much as possible and use any delaying tactics available. Remember, banks have deeper pockets than deposit box holders plus staff attorneys. Most safe deposit box losses are never recovered or very little if anything.

Bottom line is that most banks would rather be out of the safe deposit box business. Also, fewer new branches are even installing them. Virtually no Federal laws are there to protect the box holder. So, if you keep your valuables or coin collection in a safe deposit box it is buyer beware. Keeping a strong relationship with your bank or personal banker is paramount and checking your box often is highly recommended. Just remember, you are at the mercy of the banking hours when you do want to visit your box also. The alternatives include purchasing your own safe or checking into a private vault service.



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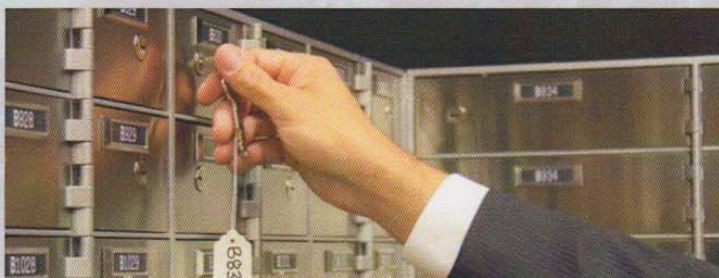
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Dave Blackhurst

801-580-9534



#

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EDITORS MESSAGE

With this edition of the Mint Master it will be the 10th anniversary of my taking over editorship of our publication. I want to thank all of you who read this for your support, kind words, and contributions. I think that the UNA is one of the greatest coin clubs in the country and I thoroughly enjoy my association with all of our members. I once again ask that if any of you have something special to report or talk about there is always space within the pages of the Mint Master and I urge you to submit your stories.

I just returned from the ANA convention in Chicago where I was able to renew many friendships and make some new ones. This is such a large show that one actually has to be



in fairly good physical shape just to walk the floor and see everything and everybody. I noticed Bob Campbell limping a bit due to sore feet on Friday afternoon. If you have never attended an ANA convention I urge you to make plans. There is the Spring ANA in Phoenix in March of 2021 which is only a days drive from Salt Lake. You should have plenty of time to make your plans.

And, if you still can't make it to Phoenix or another ANA future site our Utah shows are actually very well attended by not only local but many national dealers. The fall collecting season is fast approaching and I will see you all at the September club meeting.

Doug Nyholm / Editor

BELOW IS A SPECIAL MESSAGE FROM OUR PRESIDENT / CINDY CAGLE

Courtesy and Respect at Meetings

I have had a lot of people, members and non-members alike, come up to me after meetings, and tell me that we have some really rude people talking over speakers, or other people when they have the floor. This has cost us prospective members whom after visiting do not want to return. We need new members to keep this society alive. We are all adults; I know that I don't have a loud voice but I do try. We have had the same issue year after year. I know that we have a lot of older people who have a hard time hearing. I will be having the room set up differently from now on and the first couple of rows will be for people who have a hard time hearing.

I know that everyone gets excited to see friends, to get the latest news, and catch up on events since the last month's meeting, and this is fine, and even encouraged however, please use the time before 7 pm, during break, and after the meeting to do so. With the schedule we have it is set up so that there is plenty of time for this social behavior. While the meeting is in process, we kindly ask for everyone to be respectful and courteous to whomever may be speaking and provide them the full attention they our guests and members deserve.

We appreciate you all and as we go forward it is our fondest wish that we can all be respectful and courteous, and as we do so we will gain greater appreciation for this society, and for our friends and visitors within her.

Ralph R. Muller

P.O. Box 9088

Salt Lake City, Utah 84109

801-581-0991



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Member ANA-UNS-OCC-SPMC-FCCB

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BOOK REVIEW

America's Greatest Treasure Ship: The SS Central America The Second Treasure-Finding Journey

by Q. David Bowers

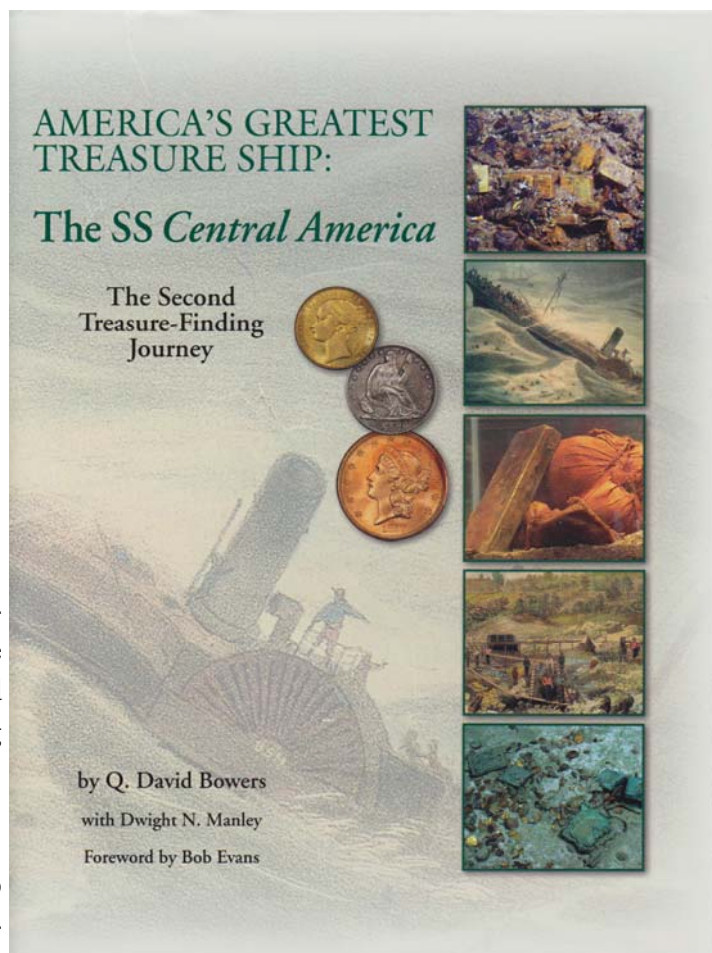
The second book about the SS Central America Treasure Ship is now available. I picked up my copy at the recent ANA Convention at the table where David Bowers, Bob Evans, and Dwight Manley were signing copies.

This book covers the second expedition to the ship where significantly more gold and coins were recovered in 2014. Although not as massive as the original book written in 2002 of over 1,000 pages it is just as interesting. Written in typical Bowers style it is concise, easy to read, and illustrated profusely with pictures of the era and much of the treasure recovered during the 2014 expedition.

There are also brief histories of the many assay offices which operated in California in 1857 which were the source of many of the ingots recovered. It documents much of the treasure which was recovered including a bag of over 8,000 dimes. The inventory is included which gives a snapshot of what type of coins and dates one may have used in commerce in 1857. Other coins including silver, foreign and of course gold are included in the inventory. The most common gold coin was an additional 1,166 1857-S Double Eagles which were recovered in 2014. The finest was graded MS-67+ after conservation.

This is a fascinating book you will want to read not just look at the many interesting pictures. This is especially true if you have any interest in the California gold rush and the gold and coins which emanated from California.

The book consists of 210 pages in full color and is available for the bargain price of \$50. I should be a welcome addition to any numismatists library.





PICTURE QUIZ

Identify the coin from their partial pictures

1



2



3



4



5



PRIZES FOR SEPTEMBER

Promptness Prize: **2018 Innovation Proof Dollar**

Junior Prize: **Buffalo Copper Medal**

Member Prize: **1981 Proof Set**

- 1- 2016 P & D half dollars
- 2- 2019 Rev. Pf. W Penny slab
- 3- 2018 P & D half dollars
- 4- 1984 Pf. Set
- 5- 2019 Silver Pf. Set
- 6- 1921 Morgan Dollar
- 7- 1817 Large U.S. Penny
- 8- 2019 Mint Set
- 9- 1984 Prestige Pf. Set
- 10- 1985 Pf. Set
- 11- 2019 Pf. Set
- 12- 1923 S Double Peace Dollars

Buy Of The Month

To Be Announced



PRIZES!



PRIZES!



PRIZES!



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YOUNG NUMISMATISTS

DOES THE U.S. MINT HAVE ITS PROCESSES UNDER CONTROL?



you order the product pictured on the left above, but you receive the product pictured on the right above. What do you do? For me, as a Mint customer for over 60 years, I made the decision to return the defective product after my breathing returned to normal and my disappointment and real disbelief had subsided. A similar situation had occurred with the 2015 Coin and Currency products and now here it was again with the 2019 program and products. The Federal Reserve Note in the set pictured above right was the worst of the four sets I received and was not even fully in the packaging holder with the left edge exposed and sealed in the packaging adhesive. In the other three sets the note was fully in the holder but significantly misplaced and creased by the holder's edge design.

The process for returning defective or disappointing products can be found in the official Mint website [usmint.gov](https://www.usmint.gov) in the Customer Service tab under the Shipping and Returns subtab. Of special importance is the fact that return action must be initiated **within 7 days of receiving your product**. Additionally, the Mint does not accept partial returns or provide partial refunds. The return process can be done online or by contacting Customer Service. My attempts to start the process were unsuccessful three times and I finally resorted to contacting Customer Service whose people are both professional and courteous but can do nothing more than start the process with the responsible unknown third party. I started the return process on 8/7/19 and have heard nothing from the third party as of 8/26/19.

As a numismatist with some experience, I am truly disappointed that this is the second time that this has happened with the same product in less than 5 years. A simple examination of the product above right indicates that there was an assembly, note placement, issue before the package sealing process was initiated and that the **out of place** location of the notes is not the result of shipping and handling. Notes cannot be repositioned without breaking the seal to reduce pressure on the edge holding the note out of place. This indicates an out of control manufacturing process and a lack of effective quality control. For a set costing \$15.95, I think every customer can and should expect more from the Mint. Perhaps it's time for Mint Director David J. Ryder to worry more about the efficiency of current processes, and less about promoting quarter dollar reverse designs containing animals and youth sport activities. As a collector, I'm all for giving the quarter a rest and doing what current law says should be done in 2022. Two disappointing products in one year indicate the Mint needs to get a grip on the manufacturing and quality control processes and issues.

PHIL CLARK

UNS Membership Application

Application for membership in the “Utah Numismatic Society”

P.O. Box 65054, Salt Lake City, UT 84165

Name(s) of Applicants: _____

Address: _____

E-Mail: _____

Phone Number: _____

Signature: _____

ANNUAL DUES

\$30 Family

\$20 Adult

\$5 Junior / Under 18

*By signing this application I
acknowledge that I have never
been convicted of a felony.*

Where & When we meet:

Second Tuesday of each month at 7:00 P.M.

Columbus Community Center / 2531 South 500 East, SLC, UT 84115

The Utah Numismatic Society is now enjoying its 68th year serving collectors in Utah. We sponsor an annual coin show held in Sandy which you may have attended. Our monthly meetings are held on the second Tuesday in Salt Lake City. We have many knowledgeable as well as novice and beginning collectors in attendance every month.

Our monthly publication entitled “The Mint Master” contains interesting reading featuring articles such as the ‘Counterfeit Corner,’ ‘Book Reviews,’ ‘Young Numismatists,’ as well as many other numismatic news-worthy columns.

Our meetings include Bourse, Auctions, expert speakers as well as our annual “Youth Night” and “Summer Picnic.”

We invite you to attend one of our meetings held at the Columbus Community Center, 2350 S. 500 E., Salt Lake City.

Quiz Answers

1. 1936 Bay Bridge Comm
2. 1793 Strawberry Leaf Cent
3. Trade Dollar
4. 1817/4 Bust Half
5. 1851-O Silver Three Cent

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MAKE PLANS TO ATTEND OUR UPCOMING NOVEMBER COIN SHOW!

SPECIAL ANNOUNCEMENT

Cindy Cagle, our President has been informed that there are a number of members that haven't paid their 2019 dues yet. Please check your records and if you have not paid please bring your dues to our next meeting. Remember, your dues and membership help support our club and all its benefits. These perks range from "Youth Night," Our annual Picnic, and the "Christmas Dinner."

Thanks Cindy Cagle